

**GOVERNMENT OF INDIA
MINORITY AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:5920
ANSWERED ON:02.05.2013
MICRO CREDIT SCHEME UNDER NMDFC
Owaisi Shri Asaduddin

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether a scheme named Micro Credit Scheme is being implementing under the National Minority Development and Finance Corporation (NMDFC);
- (b) if so, the achievements made under the Scheme, State-wise;
- (c) whether there is no disbursement under the Micro Credit Scheme since 2007 till date in Maharashtra;
- (d) if so, the reasons therefor;
- (e) the reasons for decline in funds released and beneficiaries during the last three years and the current year; and
- (f) the steps taken or being taken by the Union Government to increase the fund allocation under the said scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS (SHRI NINONG ERING)

(a)& (b): National Minorities Development and Finance Corporation (NMDFC), a Central Public Sector Enterprise under the Ministry of Minority Affairs, has been implementing the scheme of Micro-Finance for minorities since 1998-99 at concessional interest rates for members of Self Help Groups (SHGs). Till 31.3.2013, an amount of Rs. 58330.50 lakh has been disbursed to 5, 18,443 beneficiaries across the country. Funds under this scheme are disbursed on the basis of actual demand from the field through State Channelizing Agencies (SCAs) or Non-Governmental Organizations (NGOs). The State-wise disbursements made under the scheme are at Annexure.

(c)& (d) In case of Maharashtra, since there was no demand, no funds were disbursed during 2007-08 to 2011-12. During 2012-13, Rs. 300.00 lakh have been released for 1333 beneficiaries.

(e) to (f): There has been a gradual increase in the funds released under the Micro-Finance Scheme during last three years. As regards number of beneficiaries, it depends on the quantum of Micro-Finance per beneficiary. The quantum of Micro-Finance per beneficiary has also increased during last three years. The details of fund released and beneficiaries covered during the last three years are as under:-

S. No.	Year	Amount disbursed (Rs. in Lakh)	Number of Beneficiaries covered
1	2010-11	10379.00	129742
2	2011-12	15938.00	88702
3	2012-13	18670.00	82974

The proposals for the current year i.e. 2013-14 have not been received.